

Fill in this information to identify the case:

Debtor Name LEWIS M. IRVING

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 19-13930 (AMC)

☒ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: AUGUST Date report filed: 12/30/2019  
MM / DD / YYYY

Line of business: CEMETERY NAISC code: 812220

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: LEWIS M. IRVING

Original signature of responsible party: \_\_\_\_\_

Printed name of responsible party: LEWIS M. IRVING

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

|  | Yes                                 | No                                  | N/A                      |
|--|-------------------------------------|-------------------------------------|--------------------------|
| <b>If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.</b>    |                                     |                                     |                          |
| 1. Did the business operate during the entire reporting period?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month?   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 4. Did you pay your employees on time?   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?             | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?             | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| <b>If you answer Yes to any of the questions in lines 10-16, attach an explanation and label it Exhibit B.</b> |                                     |                                     |                          |
| 10. Do you have any bank accounts open other than the DIP accounts?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                        | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name LEWIS M. IRVING

Case number 19-13930 (AMC)

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 15,023.46

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

\$ 7,000.00

Report the total from *Exhibit C* here.

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 12,236.89

Report the total from *Exhibit D* here.

22. Net cash flow

+ \$ (5,236.89)

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 9,786.57

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 3,357.30

(*Exhibit E*) Income Tax \$1,957.30  
Property tax \$1,400.00

Debtor Name LEWIS M. IRVING

Case number 19-13930 (AMC)

#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0  
(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 15,000.00  
30. How much have you paid this month in other professional fees? \$ 0  
31. How much have you paid in total other professional fees since filing the case? \$ 0

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

|  | Column A   | Column B                         | Column C                         |
|--|--|----------------------------------|----------------------------------|
|  | Projected  | Actual                           | Difference                       |
|  | Copy lines 35-37 from the previous month's report. | Copy lines 20-22 of this report. | Subtract Column B from Column A. |
| 32. Cash receipts  | \$ <u>14,023.46</u>                                | \$ <u>7,000.00</u>               | \$ <u>7,023.00</u>               |
| 33. Cash disbursements                                     | \$ <u>11,378.32</u>                                | \$ <u>(5,236.69)</u>             | \$ <u>6,141.43</u>               |
| 34. Net cash flow  | \$ <u>2,645.14</u>                                 | \$ <u>9,786.57</u>               | \$ <u>7,141.43</u>               |
| 35. Total projected cash receipts for the next month:      |  |                                  | \$ <u>14,000.00</u>              |
| 36. Total projected cash disbursements for the next month: |  |                                  | - \$ <u>11,500.00</u>            |
| 37. Total projected net cash flow for the next month:      |  |                                  | = \$ <u>2,500.00</u>             |

Debtor Name LEWIS M. IRVING

Case number 19-13930 (AMC)

### 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

LEWIS M. IRVING

19-13930AMC

EXHIBIT C

DEPOSITS

DATE: 7/20/19 TO 9/11/19

|       |          |
|-------|----------|
| 8/5   | 1,000.00 |
| 8/16  | 4,000.00 |
| 8/16  | 2,000.00 |
| TOTAL | 7,000.00 |

LEWIS M. IRVING

19-13930AMC

EXHIBIT D

DISBURSEMENTS

DATE: 7/26/19 TO 9/11/19

ACCT 4070

CHECKS

|           |          |
|-----------|----------|
| 7/30      | 164.00   |
| 7/30      | 50.00    |
| 7/29      | 1,144.27 |
| 8/9       | 291.68   |
| 8/12      | 693.37   |
| 8/12      | 1,747.50 |
| 8/16      | 2,394.17 |
| 8/12      | 1,825.77 |
| 8/8       | 606.62   |
| 8/15      | 100.00   |
| 8/23      | 119.28   |
| SUB TOTAL | 9,137.58 |

|           |                           |        |
|-----------|---------------------------|--------|
| 7/29      | DEBIT COSTCOWHSE          | 174.32 |
| 7/29      | DEBIT COSTCO GAS          | 35.23  |
| 7/30      | ELEC CHECK DELMARMA POWER | 119.87 |
| 7/30      | DEBIT NJ EZPASS           | 25.00  |
| 7/18      | DEBIT NJ EZPASS           | 25.00  |
| 7/18      | ELEC CHK DISCOVER         | 510.91 |
| SUB TOTAL |                           | 890.00 |

ACCT 4335

|      |                      |        |
|------|----------------------|--------|
| 8/12 | DEBIT DICOSTANZA     | 58.96  |
| 8/12 | DEBIT STOLTZFU BBQ   | 42.24  |
| 8/12 | DEBIT US GAS         | 31.65  |
| 8/13 | DEBIT COSTCO GAS     | 173.64 |
| 8/14 | DEBIT COSTCO GAS     | 49.94  |
| 8/13 | " " "                | 50.00  |
| 8/15 | DEBIT ATT BILL       | 103.09 |
| 8/19 | DEBIT MCCARTHY TIRE  | 799.19 |
| 8/19 | DEBIT PREMIER WINDOW | 371.00 |
| 8/20 | DEBIT 2ND SWING      | 134.10 |
| 8/20 | DEBIT JERSEY MIKES   | 30.76  |
| 8/21 | DEBIT COSTCO GAS     | 20.00  |

|      |                          |           |
|------|--------------------------|-----------|
| 8/23 | ACH HARLAND CLARK CHECKS | 36.94     |
| 9/3  | DEBIT GIANT              | 67.60     |
| 9/4  | DEBIT SAM MEATS          | 31.82     |
| 9/5  | DEBIT COSTCO GAS         | 38.41     |
| 9/5  | DEBIT ATT                | 169.58    |
|      | SUB TOTAL                | 2,208.98  |
|      | TOTAL                    | 12,236.89 |



America's Most Debtors Name **LEWIS M. IRVING**

Case number **19-13930 (AMC)**

000150211 01 AV 0.380 MTD01040082519389624 0018 20 13



**LEWIS M IRVING**  
DIP CASE 19-13930 EDPA  
278 THORNTON RD  
THORNTON PA 19371

Page: 1 of 3  
Statement Period: Jul 26 2019-Aug 25 2019  
Cust Ref #: ~~XXXXXXXXXX~~  
Primary Account #: ~~XXXXXXXXXX~~ 4070



### Chapter 11 Checking

LEWIS M IRVING  
DIP CASE 19-13930 EDPA

~~XXXXXXXXXX~~ 4070

### TD now accepts Real Time Payments!

We're pleased to announce that TD will soon accept Real Time Payments (RTPs), which means you can receive certain electronic payments sent through RTP almost immediately. This is good news for consumers, businesses, and government agencies who use RTPs. As a TD Customer, you are automatically enrolled. Please be advised that you may not send or receive RTPs on behalf of a person who is not a resident of, or otherwise residing in, the United States. Please visit [tdbank.com/RTP](http://tdbank.com/RTP) to learn more.

### ACCOUNT SUMMARY

|                     |           |                                |          |
|---------------------|-----------|--------------------------------|----------|
| Beginning Balance   | 12,010.25 | Average Collected Balance      | 8,548.20 |
| Deposits            | 5,000.00  | Interest Earned This Period    | 0.00     |
|                     |           | Interest Paid Year-to-Date     | 0.00     |
| Checks Paid         | 9,137.58  | Annual Percentage Yield Earned | 0.00%    |
| Electronic Payments | 890.33    | Days in Period                 | 31       |
| Ending Balance      | 6,982.34  |                                |          |

### DAILY ACCOUNT ACTIVITY

#### Deposits

| POSTING DATE | DESCRIPTION                    | AMOUNT   |
|--------------|--------------------------------|----------|
| 08/05        | DEPOSIT <i>Rent &amp; 100P</i> | 1,000.00 |
| 08/16        | DEPOSIT <i>payroll</i>         | 4,000.00 |
|              | Subtotal:                      | 5,000.00 |

#### Checks Paid

No. Checks: 11

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

| DATE  | SERIAL NO. | AMOUNT   | DATE      | SERIAL NO. | AMOUNT   |
|-------|------------|----------|-----------|------------|----------|
| 07/30 | 109        | 164.92   | 08/16     | 115        | 2,394.17 |
| 07/30 | 110        | 50.00    | 08/12     | 116        | 1,825.77 |
| 07/29 | 111        | 1,144.27 | 08/08     | 117        | 806.62   |
| 08/09 | 112        | 291.68   | 08/15     | 119*       | 100.00   |
| 08/12 | 113        | 693.37   | 08/23     | 121*       | 119.28   |
| 08/12 | 114        | 1,747.50 |           |            |          |
|       |            |          | Subtotal: |            | 9,137.58 |

#### Electronic Payments

| POSTING DATE | DESCRIPTION  | AMOUNT |
|--------------|--|--------|
| 07/29        | DEBIT POS, *****30050168855, AUT 072719 DDA PURCHASE<br>COSTCO WHSE 1114 GLEN MILLS * PA | 174.32 |
| 07/29        | DEBIT POS, *****30050168855, AUT 072719 DDA PURCHASE<br>COSTCO GAS 1114 GLEN MILLS * PA  | 35.23  |
| 07/30        | ELECTRONIC CK PMT-ARC, DELMARVA POWER CHECKPAYMT 0108                                    | 119.87 |

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

1567-1-2-000000

1567-1-2-000000



Debtor Name **LEWIS M. IRVING**

Case number **19-13930 (AMC)**

Page:

2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1 Your ending balance shown on this statement is:

2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

3 Subtotal by adding lines 1 and 2.

4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

5 Subtract Line 4 from 3. This adjusted balance should equal your account balance.

|   |                   |          |
|---|-------------------|----------|
| 1 | Ending Balance    | 6,982.34 |
| 2 | Total Deposits    | +        |
| 3 | Sub Total         |          |
| 4 | Total Withdrawals | -        |
| 5 | Adjusted Balance  |          |

| DEPOSITS NOT ON STATEMENT | DOLLARS | CENTS |
|---------------------------|---------|-------|
|                           |         |       |
|                           |         |       |
|                           |         |       |
|                           |         |       |
|                           |         |       |
|                           |         |       |
|                           |         |       |
|                           |         |       |
|                           |         |       |
| Total Deposits            |         |       |

| WITHDRAWALS NOT ON STATEMENT | DOLLARS | CENTS |
|------------------------------|---------|-------|
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
| Total Withdrawals            |         |       |

| WITHDRAWALS NOT ON STATEMENT | DOLLARS | CENTS |
|------------------------------|---------|-------|
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
| Total Withdrawals            |         |       |

**FOR CONSUMER ACCOUNTS ONLY -- IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**ID Bank, N.A., Deposit Operations Dept., P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

**INTEREST NOTICE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY -- BILLING RIGHTS SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



**Bank**

America's Mo:

Debtor Name LEWIS M. IRVING

Case number 19-13930 (AMC)

LEWIS M IRVING  
DIP CASE 19-13930 EDPA

Page: 3 of 3  
Statement Period: Jul 25 2019-Aug 23 2019  
Cust Ref #: ~~XXXXXXXXXX~~  
Primary Account #: ~~XXXXXXXXXX~~ 4070

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

| POSTING DATE | DESCRIPTION   | AMOUNT |
|--------------|---|--------|
| 07/30        | DEBIT CARD PAYMENT, *****30050168855, AUT 072919 VISA DDA PUR<br>NEW JERSEY E ZPASS 888 288 6865 * NJ | 25.00  |
| 08/08        | DEBIT CARD PAYMENT, *****30050168855, AUT 080719 VISA DDA PUR<br>NEW JERSEY E ZPASS 888 288 6865 * NJ | 25.00  |
| 08/13        | ELECTRONIC CK PMT-ARC, SUBURBANPROPANE2 CHECK PYMT 0118   | 510.91 |
|              | Subtotal:   | 890.33 |

DAILY BALANCE SUMMARY

| DATE    | BALANCE   | DATE  | BALANCE  |
|---------|-----------|-------|----------|
| ✓ 07/25 | 12,010.25 | 08/12 | 6,106.70 |
| ✓ 07/29 | 10,656.43 | 08/13 | 5,595.79 |
| ✓ 07/30 | 10,296.64 | 08/15 | 5,495.79 |
| 08/05   | 11,296.64 | 08/16 | 7,101.62 |
| 08/08   | 10,665.02 | 08/23 | 6,982.34 |
| 08/09   | 10,373.34 |       |          |



**Bank**

America's Most

Debtor Name LEWIS M. IRVING

Case number 19-13930 (AM)

8272-MTD01040091219395627



LEWIS M IRVING  
DIP CASE 19-13930 EDPA  
278 THORNTON RD  
THORNTON PA 19371

Page: 1 of 3  
Statement Period: Aug 12 2019-Sep 11 2019  
Cust Ref #: ~~1234567890123456~~  
Primary Account #: ~~1234567890123456~~ 54335

### TD now accepts Real Time Payments!

We're pleased to announce that TD will soon accept Real Time Payments (RTPs), which means you can receive certain electronic payments sent through RTP almost immediately. This is good news for consumers, businesses, and government agencies who use RTPs. As a TD Customer, you are automatically enrolled. Please be advised that you may not send or receive RTPs on behalf of a person who is not a resident of, or otherwise residing in, the United States. Please visit [tdbank.com/RTP](http://tdbank.com/RTP) to learn more.

### Chapter 11 Checking

LEWIS M IRVING  
DIP CASE 19-13930 EDPA

~~1234567890123456~~ 54335

#### ACCOUNT SUMMARY

|                     |          |                                |          |
|---------------------|----------|--------------------------------|----------|
| Beginning Balance   | 3,013.21 | Average Collected Balance      | 2,946.49 |
| Deposits            | 2,000.00 | Interest Earned This Period    | 0.00     |
|                     |          | Interest Paid Year-to-Date     | 0.00     |
| Electronic Payments | 2,208.98 | Annual Percentage Yield Earned | 0.00%    |
| Ending Balance      | 2,804.23 | Days in Period                 | 31       |

#### DAILY ACCOUNT ACTIVITY

##### Deposits

| POSTING DATE | DESCRIPTION | AMOUNT   |
|--------------|-------------|----------|
| 08/16        | DEPOSIT     | 2,000.00 |
|              | Subtotal:   | 2,000.00 |

##### Electronic Payments

| POSTING DATE | DESCRIPTION   | AMOUNT |
|--------------|---|--------|
| 08/12        | DEBIT CARD PURCHASE, *****30049599624, AUT 080919 VISA DDA PUR<br>DICOSTANZA S GPS BOOTHWYN * PA            | 58.96  |
| 08/12        | DEBIT CARD PURCHASE, *****30049599624, AUT 080919 VISA DDA PUR<br>STOLTZFUS BBQ FRESH PO GARNET VALLEY * PA | 42.24  |
| 08/12        | DEBIT CARD PURCHASE, *****30049599624, AUT 081119 VISA DDA PUR<br>US GAS 2 LLC WESTAMPTON * NJ              | 31.65  |
| 08/13        | DEBIT POS, *****30049599624, AUT 081319 DDA PURCHASE<br>COSTCO WHSE 1114 GLEN MILLS * PA                    | 173.64 |
| 08/13        | DEBIT POS, *****30049599624, AUT 081319 DDA PURCHASE<br>COSTCO GAS 1114 GLEN MILLS * PA                     | 49.94  |
| 08/14        | DEBIT POS, *****30049599624, AUT 081419 DDA PURCHASE<br>COSTCO GAS 1114 GLEN MILLS * PA                     | 50.02  |
| 08/15        | DEBIT CARD PURCHASE, *****30049599624, AUT 081419 VISA DDA PUR<br>AT T BILL PAYMENT 800 331 0500 * GA       | 103.09 |
| 08/19        | DEBIT CARD PURCHASE, *****30049599624, AUT 081619 VISA DDA PUR<br>MCCARTHY TIRE 14 TRAINE 610 4613442 * PA  | 799.19 |
| 08/19        | DEBIT CARD PURCHASE, *****30049599624, AUT 081519 VISA DDA PUR<br>PREMIER WINDOW TINTING BROOKHAVEN * PA    | 371.00 |

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

## Page:

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Your ending balance shown on this statement is:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

|   |                   |          |
|---|-------------------|----------|
| ① | Ending Balance    | 2,804.23 |
| ② | Total Deposits    | +        |
| ③ | Sub Total         |          |
| ④ | Total Withdrawals | -        |
| ⑤ | Adjusted Balance  |          |

[illegible][illegible][illegible]

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

**In case of Errors or Questions About Your Bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04245-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "ODP" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



**Bank**

America's Most

Debtor Name LEWIS M. IRVING

Case number 19-13930 (AMC)

LEWIS M IRVING  
DIP CASE 19-13930 EDPA

Page: 3 of 3  
Statement Period: Aug 12 2019-Sep 11 2019  
Cust Ref #: ~~10670555555555~~  
Primary Account #: ~~10670555555555~~ 64335

DAILY ACCOUNT ACTIVITY

**Electronic Payments (continued)**

| POSTING DATE | DESCRIPTION  | AMOUNT   |
|--------------|--|----------|
| 08/20        | DEBIT CARD PURCHASE, *****30049599624, AUT 081919 VISA DDA PUR<br>2ND SWING WILMINGTON WILMINGTON * DE | 134.10   |
| 08/20        | DEBIT CARD PURCHASE, *****30049599624, AUT 081919 VISA DDA PUR<br>JERSEY MIKES 8022 GLEN MILLS * PA    | 30.76    |
| 08/21        | DEBIT POS, *****30049599624, AUT 082119 DDA PURCHASE<br>COSTCO GAS 1114 GLEN MILLS * PA                | 20.04    |
| 08/23        | ACH DEBIT, HARLAND CLARKE CHK ORDERS *K*R**620374200   | 36.94    |
| 09/03        | DEBIT POS, *****30049599624, AUT 090319 DDA PURCHASE<br>GIANT 6116 1393 DILWOR WEST CHESTER * PA       | 67.60    |
| 09/04        | DEBIT POS, *****30049599624, AUT 090419 DDA PURCHASE<br>SAM SAM MEATS UPLAND * PA                      | 31.82    |
| 09/05        | DEBIT POS, *****30049599624, AUT 090519 DDA PURCHASE<br>COSTCO GAS 1114 GLEN MILLS * PA                | 38.41    |
| 09/06        | DEBIT CARD PURCHASE, *****30049599624, AUT 090519 VISA DDA PUR<br>AT T PAYMENT 800 288 2020 * TX       | 169.58   |
| Subtotal:    |  | 2,208.98 |

DAILY BALANCE SUMMARY

| DATE  | BALANCE  | DATE  | BALANCE  |
|-------|----------|-------|----------|
| 08/11 | 3,013.21 | 08/20 | 3,168.62 |
| 08/12 | 2,880.36 | 08/21 | 3,148.58 |
| 08/13 | 2,656.78 | 08/23 | 3,111.64 |
| 08/14 | 2,606.76 | 09/03 | 3,044.04 |
| 08/15 | 2,503.67 | 09/04 | 3,012.22 |
| 08/16 | 4,503.67 | 09/05 | 2,973.81 |
| 08/19 | 3,333.48 | 09/06 | 2,804.23 |